

IN RE: MELISSA F. JOHNSON, )  
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                                  )  
                                  )     CASE NO. 06-43398-abf  
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**Certification of Debtor's Attorney Regarding Reaffirmation Agreement**

Along with this certification, a reaffirmation agreement is being filed between **MELISSA JOHNSON** and **FORD MOTOR CREDIT COMPANY** regarding a **2003 Ford Focus**. The following information is certified (choose the one box which applies):

- There is no difference between the information in Schedules I and J and Part D of the reaffirmation agreement. Part D shows income in excess of expenses, including all debts to be reaffirmed.
- There is no difference between the information in Schedules I and J and Part D of the reaffirmation agreement. Part D shows income less than that of expenses, including debts to be reaffirmed. An explanation identifying additional sources of funds, reductions in expenses, or other changed circumstances enabling debtor(s) to make payments on the reaffirmed debt is provided in Part D.
- There is a difference between the information in Schedules I and J and Part D of the reaffirmation agreement. An explanation of such difference is provided in Part D. With that explanation, part D shows income in excess of expenses, including all debts to be reaffirmed.
- There is a difference between the information in Schedules I and J and Part D of the reaffirmation agreement. An explanation of such difference is provided in Part D. With that explanation, Part D shows income less than that of expenses, including debts to be reaffirmed. An explanation identifying additional sources of funds, reductions in expenses, or other changed circumstances enabling debtor(s) to make payments on the reaffirmed debt is provided in Part D.

I certify that the above information is true and correct.

Date: 1-10-07

  
JUDITH L. BERRY  
Debtor's Attorney

Filer must serve on creditor